

TENNESSEE GENERAL ASSEMBLY
FISCAL REVIEW COMMITTEE



FISCAL NOTE

SB 2386 - HB 2855

February 23, 2022

SUMMARY OF BILL: Prohibits a health benefit plan from denying payment for emergency services, regardless of the final diagnosis of the symptoms.

FISCAL IMPACT:

NOT SIGNIFICANT

Assumptions:

- Pursuant to Tenn. Code Ann. § 56-7-2355(b)(1), a health benefit plan cannot deny coverage of an emergency medical condition, which is defined as a medical condition that a prudent layperson could reasonably expect the absence of immediate medical attention to potentially result in serious bodily harm.
- The current definition of emergency medical condition relies on the assumptions of risk of serious bodily harm, not definitive bodily harm. Therefore, prior to the proposed legislation, the final diagnosis was not relevant to coverage.
- The proposed legislation will not create a fiscal impact since it is simply codifying current practice for health benefit plan providers.

IMPACT TO COMMERCE:

NOT SIGNIFICANT

Assumption:

- The provisions of the proposed legislation will not result in any significant impact to jobs or commerce in Tennessee.

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CERTIFICATION:

The information contained herein is true and correct to the best of my knowledge.

A handwritten signature in black ink that reads "Krista Lee Carsner". The script is cursive and fluid, with the first letters of each name being capitalized and prominent.

Krista Lee Carsner, Executive Director

/cd